

## **AMENDMENTS TO THE SPECIFICATION:**

Please replace the paragraph beginning on page 1, line 8, with the following amended paragraph.

This application is a continuation of U.S. Application No. 09/426,764, filed October 26, 1999 (now U.S. Patent No. 6,658,568), which is a continuation of U.S. Application No. 09/398,665, filed September 17, 1999, which is a continuation of U.S. Application No. 08/699,712, filed August 12, 1996 (now abandoned), which is a continuation-in-part of commonly assigned ~~co~~pending application Serial Number U.S. Application No. 08/388,107 of Ginter, et al., filed February 13, 1995 (now abandoned), all of which are hereby incorporated by reference entitled "SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS PROTECTION" (attorney reference number 895-13) (hereafter "Ginter et al."). We incorporate by reference, into this application, the entire disclosure (including all of the drawings) of this prior filed Ginter, et al. patent application just as if its entire written specification and drawings were expressly set forth in this application.

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